SKIP-A-PAYMENT

Skip your *NOVEMBER* or *DECEMBER* loan payment and have more *green* for the holidays!

Name _____ Co-Borrower/Co-Signer _____

Account # _____ Phone Number _____

There is a $25.00 processing fee for each loan that I choose to Skip-A-Payment.

I authorize payment from ☐ savings ☐ checking ☐ check enclosed

If you initiated an ACH loan payment with Americo, please complete this portion. It takes three business days to stop the debit authorization.

Stop ACH payments ☐ November 2026 ☐ December 2026

Please skip my loan payment(s) for (***choose one month only***):

☐ November 2026 ☐ December 2026

Note Number	*Loan Type (Auto, Signature, ECT.)*	*Payment Amount*	*Loan Due Date*

If your loan is paid automatically, through direct deposit, or payroll deduction, the funds will remain in your account.

This offer excludes Real Estate Loans, Overdraft Protection Loans, Credit Boost Loans and MasterCard® Credit Cards.

By participating in Americo FCU's Skip-A-Pay* program, you request that we defer your loan payment(s) as indicated. You agree and understand that: 1) You must be a member in good standing with the credit union; 2) Your loan(s) must be of current status; 3) The loans first month's payment must have been made; 4) If you have received a hardship extension or loan modification, your loan(s) may not be eligible for this program; 5) The terms and conditions of the loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment(s) required during the deferral period set forth above; 6) Finance Charges will continue to accrue on the outstanding balance until the loan(s) are paid in full; 7) Deferring your payment will result in your having to pay higher total finance charges than if you made your payment as originally scheduled; 8) The payment deferral will cause the entire outstanding principal and interest of the loan(s) to extend beyond the expected maturity date; 9) You will continue to be responsible for the entire outstanding principal and interest of the loan;10) You are responsible to continue to make the scheduled payment(s) after the original maturity date until all principal and interest is paid in full; 11) Your pledge of security shall remain in effect until the loan is fully repaid; 12) Your next regular payment will be due on the scheduled payment due date following the month you have elected to skip a payment; 13) Any credit life and/or credit disability insurance on your loan will not extend beyond the original maturity date of the loan(s); 14) Loans being paid by CUNA disability claims are not eligible to be skipped; 15) A skipped loan payment may affect any GAP insurance claim on insured vehicle loans; 16) If you elected GAP coverage on your loan, the coverage will not extend beyond the original maturity date; 17) The number of Skip-A-Pays are limited on loans with GAP coverage. All applications are subject to approval. Certain restrictions may apply. All loans must meet Skip-A-Payment requirements. There is a $25.00 processing fee for each loan you skip. All borrowers and co-borrowers/co-signers of the loan must agree to the Skip-A-Pay program and sign the request. *Excludes Real Estate Loans, Overdraft Protection Loans, Credit Boost Loans and MasterCard® Credit Cards.

All parties who originally signed the loan application must also sign the Skip-A-Payment application.
I/We understand and agree to the terms and conditions of Skip-A-Payment.

Borrower _____ Date _____

Co-Borrower/Signer _____ Date _____

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www.americofcu.com

AMERICO FEDERAL CREDIT UNION
"Grow with Americo."

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